

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Kevin E. Eldridge
Jennifer A. Eldridge**

Case No.: _____

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☒ Original

☐ Motions Included

☐ Modified/Notice Required

☐ Modified/No Notice Required

Date: _____

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JGC Initial Debtor: KEE Initial Co-Debtor JAE

Part 1: Payment and Length of Plan

- a. The debtor shall pay 930.00 Monthly to the Chapter 13 Trustee, starting on ___ for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description: _____
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description: _____
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$___ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ___ (creditor).
- b. Adequate protection payments will be made in the amount of \$___ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ___ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
None		

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America	1012 Old Corlies Avenue Neptune, NJ 07753 Monmouth County Market value of \$280,000.00 as of November 24, 2018.	50,000.00	0.00	50,000.00	1,989.50

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan □ NONE

The following secured claims are unaffected by the Plan:

Creditor

AmeiCredit/GM Financial

g. Secured Claims to be Paid in Full Through the Plan ■ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ■ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
□ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: February 1, 2019

/s/ Kevin E. Eldridge

Kevin E. Eldridge

Debtor

Date: February 1, 2019

/s/ Jennifer A. Eldridge

Jennifer A. Eldridge

Joint Debtor

Date: February 1, 2019

/s/ Jonathan Goldsmith Cohen

Jonathan Goldsmith Cohen

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 8
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kevin E. Eldridge
 Jennifer A. Eldridge
 Debtors

Case No. 19-12250-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Feb 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2019.

db/jdb
 518007407 +Kevin E. Eldridge, Jennifer A. Eldridge, 1012 Old Corlies Avenue, Neptune, NJ 07753-3329
 ++ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230,
 WEST LONG BRANCH NJ 07764-1306
 (address filed with court: Allied Digestive Health, 60 Hwy 36, Suite B,
 West Long Branch, NJ 07764-1463)
 518007406 Advanced Endoscopy Surgical Center LLC, 142 Route 25 Suite 101, Eatontown, NJ 07724-1864
 518007408 +Ambulatory Anes Physician, P.O. Box 4640, Rutherford, NJ 07070-0464
 518007457 AmeiCredit/GM Financial, Attn: Bankruptcy, PO BOX 18353, Arlington, TX 76096
 518007409 +Atlantic Coast Urology, 525 Jack Martin Blvd, Suite 304, Brick, NJ 08724-7737
 518007458 +Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
 518007411 +C.Tech, P.O. Box 402, Mount Sinai, NY 11766-0402
 518007415 Central Credit Services LLC, 9550 Regency Sqaure Blvd, Suite 500A, Jacksonville, FL 32225
 518007417 +Convergent Outsourcing, Inc., 800 SW 39th St., PO BOX 9004, Renton, WA 98057-9004
 518007419 +Equifax, PO Box 740241, Atlanta, GA 30374-0241
 518007420 +Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
 518007423 FMS, Inc., PO BOX 707600, Tulsa, OK 74170-7600
 518007421 +First Premier Bank, Attn: Bankruptcy, PO BOX 5524, Sioux Falls, SD 57117-5524
 518007422 +Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
 518007424 Frost Arnett Company, P.O. Box 198988, Nashville, TN 37219-8988
 518007425 +Hackensack Meridian Health, Meridian OBGYN, P.O. Box 419801, Boston, MA 02241-9801
 518007426 Howard Leitner Perlmutter Urologic, 2401 Hwy 35, Manasquan, NJ 08736-1193
 518007430 +Meridian Cardiovascular, P.O. Box 416787, Boston, MA 02241-6787
 518007431 +Meridian Laboratory Physicians, PA, P.O. Box 60280, North Charleston, SC 29419-0280
 518007432 +Meridian Medical Group - Specialty Care, P.O. Box 402, Mount Sinai, NY 11766-0402
 518007433 Meridian Medical Group Primary, P.O. Box 416923, Boston, MA 02241-6923
 518007436 Myriad Emerg Physicians, LLC, PO Box 80137, Philadelphia, PA 19101-1137
 518007437 Ocean Anesthesia Group PA, 1200 Hooper Ave, Toms River, NJ 08753-3594
 518007439 REMEX, PO Box 765, Rocky Hill, NJ 08553-0765
 518007441 RMB, INC, 409 Bearden Park Circle, Knoxville, TN 37919-7448
 518007450 +Superior Court of New Jersey, Law Division, Special Civil Part, 118 Washington St.,
 Toms River, NJ 08753-7626
 518007451 +Surgical Institute, 3616 HWY 33, Neptune, NJ 07753-3112
 518007452 +Trans Union Corporation, Public Records Department, 555 West Adams St.,
 Chicago, IL 60661-3631
 518007455 Vital Recovery Services, LLC, PO BOX 923748, Norcross, GA 30010-3748
 518007456 Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 04 2019 23:51:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 04 2019 23:51:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518007410 +E-mail/Text: billing@assa-nj.com Feb 04 2019 23:51:32 Atlantic Shore Surgical Associates,
 478 Brick Blvd, Brick, NJ 08723-6077
 518007413 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 04 2019 23:58:10
 Capital One Bank USA, N.A., 15000 Capital One Dr., Richmond, VA 23208
 518007412 +E-mail/Text: bnc-capio@quantum3group.com Feb 04 2019 23:51:08 Capio Partners,
 2222 Texoma Parkway, Sherman, TX 75090-2481
 518007416 +Fax: 602-659-2196 Feb 05 2019 00:30:03 Chexsystems, Inc., Attn: Customer Relations,
 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
 518007427 +E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Feb 04 2019 23:51:42
 Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
 518007428 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 04 2019 23:57:44 LVNV Funding,
 Attention: President, 200 Meeting Street Ste #206, Greenville, SC 29615-5833
 518007434 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 04 2019 23:51:10 Midland Funding, LLC,
 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
 518007438 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 05 2019 00:09:08
 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
 518007444 +E-mail/Text: bankruptcy@savit.com Feb 04 2019 23:51:57 Sa-Vit Collection Agency,
 Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
 518007445 +E-mail/Text: clientservices@simonsagency.com Feb 04 2019 23:51:47 Simon's Agency,
 4963 Wintersweet Drive, Liverpool, NY 13088-2176
 518007453 E-mail/Text: bankruptcydepartment@tsico.com Feb 04 2019 23:51:46 Transworld Systems Inc,
 P.O. Box 15618, Dept 938, Wilmington, DE 19850-5618
 518007454 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 04 2019 23:50:17
 Verizon, Verizon Wireless BK Admin, 500 Technology Drive Ste 550,
 Saint Charles, MO 63304-2225

TOTAL: 14

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 45

Date Rcvd: Feb 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518007414* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA, N.A., 15000 Capital One Dr.,
Richmond, VA 23208)
518007418* +Convergent Outsourcing, Inc., 800 SW 39th St., PO BOX 9004, Renton, WA 98057-9004
518007429* +LVNV Funding, Attention: President, 200 Meeting Street Ste #206,
Greenville, SC 29615-5833
518007435* +Midland Funding, LLC, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
518007440* REMEX, PO Box 765, Rocky Hill, NJ 08553-0765
518007442* RMB, INC, 409 Bearden Park Circle, Knoxville, TN 37919-7448
518007443* RMB, INC, 409 Bearden Park Circle, Knoxville, TN 37919-7448
518007446* +Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007447* +Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007448* +Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007449* +Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Jonathan Goldsmith Cohen on behalf of Debtor Kevin E. Eldridge
imclawgroupecf@gmail.com/g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen on behalf of Joint Debtor Jennifer A. Eldridge
imclawgroupecf@gmail.com/g.jr77824@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3